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Arlene Gordon-Oliver, Esq.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

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In re:

Chapter 13
Case No.16- 23270 RDD

Beatrice Standback,

Debtor.

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AFFIDAVIT OF CHANGED CIRCUMSTANCES

STATE OF NEW YORK)
)
) ss.:
COUNTY OF WESTCHESTER)

1. I, Beatrice Standback, the above captioned debtor (the "Debtor") declares under penalty of perjury that the following is the Debtor's changed circumstances warranting the refilling of my Chapter 13 proceeding.
2. I reside at 172 Elm Avenue, Mount Vernon, NY 10550, New York (the "Property").
3. I previously filed a petition for relief under Chapter 13 of the Bankruptcy Code on June 4, 2015, in order to stay a foreclosure sale of my Property.
4. However, as a result of my tenant vacating my Property I could not remain current on my Chapter 13 Plan payments to the Chapter 13 Trustee or complete the modification process that I had commenced with my secured creditor. As a result, I voluntarily requested that my Chapter 13 case be dismissed and on March 28, 2016 the Court entered an order dismissing my Chapter 13 case.
5. Fortunately I have been able to re rent the apartment after my case was dismissed. I now have a new tenant who pays rent timely and consistently.

6. I refilled my Chapter 13 petition in order to stay the foreclosure sale and because I am now in a position to keep current on my plan payments to the Chapter 13 Trustee and to proceed with my efforts to modify my mortgage.

/s/Beatrice Standback
Beatrice Standback

Sworn to before me this
22nd day of September 2016

Veronica H Carrasquillo
Notary Public, State of New York
No. 01CA6292025
Qualified in Westchester County
My Commission Expires Oct. 27, 2017